



SHORT-TERM DISABILITY (STD) PROCESS

...HOW IT WORKS

*Information contact numbers
are accessible by PopFon too.
Go to "Links";
Then "Hanford Yellow Pages";
Then type "Benefits";
Go to "Disability Claim a."*

*Need a Disability Claim Form?
Go to Internet Explorer (blue
"e"icon),
<http://apweb01.rl.gov/siteforms/>
A-6003-497, or send e-mail
request to *Benefits – PHMC.*



What is Short-Term Disability?



Short-term Disability (STD) Insurance provides partial salary continuation if an employee becomes totally and continuously disabled while insured. The employee is “Totally Disabled” if, because of an injury or sickness, he/she is unable to perform all the essential duties of his/her occupation.

Employees do not have to be confined to a hospital to receive benefits under this plan, but they must be under the direct care of a physician.

To qualify for benefits, you must be Totally Disabled for a period of seven (7) days. Benefits start on the eighth (8th) day of your Total Disability. The waiting period is waived if you are confined in a hospital as a registered bed patient and the hospital stay has been approved under the applicable medical plan. In that case, benefits start as of the first day of hospital confinement for your Total Disability. You will be considered Totally Disabled on that day only if you are not in Active Service for any part of that day.

First 35 Days of Short- Term Disability - Disability Instructions/Physician’s Certification available on Site Form A-6003-497 or contact *Benefits – PHMC.

Short-Term Disability Beyond 35 Days - Contact CIGNA’S Intake Center at 1-800-362-4462
Open 6:00 a.m. to 3:00 p.m. Pacific Standard Time.

Employees are eligible for STD if they meet *all* of the following criteria:

You must be a regular, active employee and work 20 or more hours per week on a regular work schedule. Temporary employees are not eligible.

You must be employed by one of the following HEWT sponsoring employers:

- ❖ Fluor Hanford, Inc.
- ❖ Duratek Federal Services of Hanford, Inc.
- ❖ Numatec Hanford Corporation
- ❖ Day & Zimmerman Protection Technology Hanford
- ❖ CH2M Hill Hanford Group, Inc. (Office of River Protection)
- ❖ Bechtel Hanford, Inc.
- ❖ CH2M Hill Hanford, Inc.
- ❖ Eberline Services Hanford, Inc .
- ❖ Johnson Controls, Inc.
- ❖ Energy Northwest

Short-Term Disability Process

First 35 Days of Disability

- ✓ Complete Part 1 of the “Short-Term Disability – Physician’s Certification Form (Site Form A-6003-497/instructions included).
- ✓ ***You will need to code your timecard, or notify your manager how to code the timecard until your STD is approved.***
- ✓ Provide the “Short-Term Disability – Physician’s Certification Form to your physician. Part 2 of the form is to be completed by your attending physician. By completing this form, your physician is authorizing a necessary absence of up to 35 calendar days due to illness or injury. Be aware that your employer reserves the right to ask a third party to contact your physician to confirm your disability status at any time during the 35 days.
- ✓ ***The day your physician takes you off work is the 1st disability day (day 1 of the 35 calendar days).***
- ✓ Return your completed form to Fluor Hanford Benefits Administration, P.O. Box 1000 (H2-23), Richland, WA 99352.
- ✓ Once STD is approved, and confirmed, Benefits sends a time card coding sheet to Payroll and e-mails the manager, confirming that you were approved for STD.
- ✓ Contact CIGNA at 1-800-362-4462 if your short-term disability exceeds 35 days. You should notify your manager of the claim and the estimated length of time you will be absent. Managers and employees are encouraged to keep in contact with each other during the time of absence.

Beyond the 35th Day

- ✓ CIGNA will request information from your physician, as well as notify FH Benefits Administration of the claim. CIGNA will contact your physician and estimate a length of time STD will be needed based on information provided by the physician.
- ✓ ***Benefits Administration does not make medical judgments on employees applying for STD. You are responsible for making sure your physician quickly fills out and mails the necessary paperwork to CIGNA.***
- ✓ When all required information is obtained from both you and your physician, CIGNA will make a decision to approve or deny your claim. CIGNA will follow up with an approval or denial letter to you and a copy to Benefits Administration.
- ✓ With a doctor’s release, you must check in with HEHF (no appointment is necessary) to begin the return-to-work process.

What is Salary Continuance?



How does it Relate to Short-Term Disability?

What is Salary Continuance?

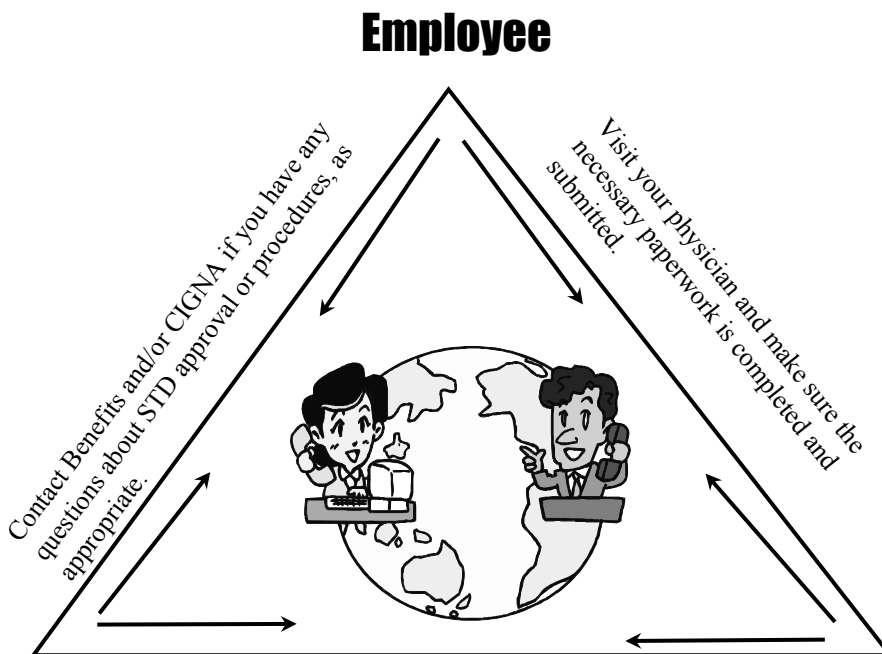
Some employees are eligible for company-paid "salary continuance" to supplement STD payments up to 100 percent of base pay. Salary continuance can be used only to supplement approved STD payments and cannot be used for any other purpose. Unused salary continuance cannot be cashed out.

Who Has Salary Continuance?

Salary continuance is available to employees who were on the active payroll on December 31, 1997. Salary continuance is not available to employees hired, or rehired, on or after January 1, 1998. There will be no further accumulation of salary continuance days after December 31, 1997, and salary continuance hours used after that date to supplement STD payments are not restored.

To confirm whether you have salary continuance, review the TIS panel, "Status" tab.

Short-Term Disability Claims Communication Key



**Benefits and/or
CIGNA**

Ask your physician to provide the necessary paperwork to the appropriate administrator (i.e. Benefits, first 35 days, or CIGNA beyond 35 days) as soon as possible.

Physician



Ben E. Fits... Answers

Commonly Asked Questions About Short-Term Disability (STD)

1. *Whom do I tell when I might need STD?*

You should tell management first and then both you and your physician complete the short-term disability form, A-6003-497, and return it to Benefits Administration at P.O. Box 1000 – H2-23, Richland, WA 99352, for day 1 through day 35. Beyond day 35, call 1-800-362-4462 to open claim.

2. *When should I use STD?*

PTB is intended for use during most illnesses or injuries. However, if you cannot return to work for more than a week, you can apply for STD.

3. *How do I prove I need STD?*

Your physician must certify you to be off work for up to 35 days by completing form A-6003-497. Beyond the 35 days, CIGNA's medical staff make that decision after reviewing the information provided by your physician.

4. *What if I'm physically or mentally unable to apply for STD?*

Family members, managers and Human Resources representatives can help you.

5. *How long should it take to get approval for short-term disability beyond the 35th day?*

The approval process should take no longer than 5 to 10 days after all the necessary information, from you and your physician, is received. The sooner you and your physician provide complete information, the sooner a decision can be made.

6. *How much STD time am I allowed?*

The STD plan allows up to six months of STD beginning from the first day the doctor confirms your disability, and is approved by CIGNA. See the STD Summary Plan Description on the Intranet. Go to <http://www.rl.gov/hr/hrhome.htm>, then click on "Benefits" at left side bar.

7. *Who pays my STD?*

The first 35 days of disability are processed through your Company's Payroll. Beyond day 35, STD benefit checks, which represent 65 percent of your base pay rate, are issued by CIGNA. Salary continuance and/or Personal Time Bank (PTB) may be used to supplement STD benefits up to 100 percent of your base pay rate. This check is issued through Payroll.

8. *What if I need more time after my approved STD is over?*

If you are still within the first 35 days, your physician may extend you with a new form. If you are beyond the 35th day, you should contact CIGNA and your manager as soon as a doctor thinks the disability will extend beyond the approved time-frame. CIGNA will continue to evaluate your situation and determine if STD time is appropriate. If you are not approved for more STD, contact your manager to discuss the option of using PTB or PTX.

9. *What if I'm ready to return to work before my STD time is over?*

You must report to HEHF with a release from a physician stating that you are capable of returning to work. No appointment is necessary at HEHF.

10. *What if my STD claim is not approved?*

Your disability must qualify under the STD plan. You should contact management to ask for permission to be absent from work and to discuss the option of using PTB and/or PTX.

11. *Where can I find more information about short-term disability?*

Review the Benefits Homepage at <http://www.rl.gov/hr/benefhd.htm>, under Summary Plan Descriptions. You are encouraged to e-mail questions to *Benefits - PHMC should you have questions.